



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

09 OCTOBER 2019

RAM GOSWAMI @ GOSWAMI RAM LABHAYA
201 TANJONG RHU ROAD
#14-12 PARKSHORE
SINGAPORE 436917

Dear Sir/ Mdm

OUR REF : CC4/ASM19017462/Kga3

YOUR REF : SJF 360K

**ACCIDENT INVOLVING SCJ 3030E / SJF 360K ALONG/AT TANJONG RHU RD TO
'THE LINE' CONDO ON 19/09/2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **LOH HENG** acting on behalf of the owner of SJF 360K against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter from your company
- Authorisation letter
- Rental Agreement/ Leasing Agreement
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

LETTER OF AUTHORIZATION

22 Oct 2019

AXA Insurance Pte Ltd

Singapore

Accident involving SJF360F and SCJ3030E on 19 sep 2019

I, **LEE WEI NIEN** hereby authorize my repairers **M/S LOH HENG** of 176 Sin Ming Drive #03-08 Sin Ming Auto Care, Singapore 575721 whom I have appointed as my agent in respect of my claim.\

I further authorize, M/s Loh Heng to negotiate all proceeds to my repairers **M/S LOH HENG** in settlement of my claim

 22/10/19 LEE WEI NIEN

Signature / Date/Name



AXA THIRD PARTY DIRECT SETTLEMENT

Vehide No:	SCJ 3030E (Insd veh)	Model: MINI COOPER
	SJF 360K (TP veh)	
Date of Accident/ Time:	19/09/2019	

Repair Estimate	: \$	30,767.22	
Final Repair Cost	: \$		
Loss of Use	: \$		10 days at \$50.00 per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	18,000.00	GLOBAL SUM (ALL-IN)

Payee Name : LOH HENG

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability _____ 100 (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/NO BOLA Scenario No: _____
 BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)
 * Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks:

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEFASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are *not received within 7 days* of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Loh Heng
 Signature of workshop representative / Workshop stamp
 Name of Representative: Danny Loh
 Date: 06-03-2020

KSL
 Signature of AXA's surveyor/representative
 Name of AXA's surveyor /Representative:
 Date: 10-3-2020

[Signature]
 Signature of Witness / Workshop stamp (if applicable)
 Name of Witness: Chuen
 Date: 06-03-2020

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 30 Sep 2019 / 17:41:53

Receipt Date/Time : 30 Sep 2019 / 17:41:53

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190930-002933

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SCJ3030E As at 19 Sep 2019/17:35:00 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SCJ3030E Enquiry Fee 20190930173938553360	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxx2076		Credit Card: Visa/MasterCard	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Print Receipt

OK

Save as PDF